

RAB18JO(Jnt Db) (10/05)

## United States Bankruptcy Court

District of Utah

Case No. 09-31831

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Bradly Wm Balzly  
aka Brad Balzly, fdba South Scape  
Landscape and Sprinkler, LLC  
646 West 400 South  
Payson, UT 84651

Mindee L. Balzly  
646 West 400 South  
Payson, UT 84651

Social Security No.:

xxx-xx-5390

xxx-xx-6972

Employer's Tax I.D. No.:

Petition date: 10/26/09

### DISCHARGE OF ONE DEBTOR

It appearing that Mindee L. Balzly\*\* is entitled to a discharge,

#### IT IS ORDERED:

Mindee L. Balzly\*\* is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 10/11/11

William T. Thurman  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

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*\*\*When only one of the debtors in a joint case is discharged, state here the name of the individual debtor being discharged.*

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named in the order. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the named debtor a debt that has been discharged. For example, a creditor is not permitted to contact a discharged debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the named debtor. A creditor who violates this order can be required to pay damages and attorney's fees to the discharged debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the discharged debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged; and
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Service Page 3 of 4**  
 United States Bankruptcy Court  
 District of Utah

In re:  
 Bradley Wm Balzly  
 Mindee L. Balzly  
 Debtors

Case No. 09-31831-WTT  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 1088-2

User: blh  
 Form ID: rabl8jo

Page 1 of 2  
 Total Noticed: 66

Date Rcvd: Oct 11, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 13, 2011.

db/jdb  
 aty +Bradly Wm Balzly, Mindee L. Balzly, 646 West 400 South, Payson, UT 84651-2405  
 +Richard Samuel Ehlers, The Cooper Castle Law Firm LLP, 682 East Vine Street, Suite 7,  
 Murray, UT 84107-5501  
 aty +Russell G. Evans, Rulon T. Burton & Assoc., 6000 South Fashion Blvd., Murray, UT 84107-5436  
 tr +Kenneth A. Rushton tr, 153 North 100 East, P.O. Box 212, Lehi, UT 84043-0212  
 cr +Green Tree Servicing, LLC fka Green Tree, c/o the Cooper Castle Law Firm,  
 820 S. Valley View Blvd., Las Vegas, NV 89107-4411  
 6691937 ACN Communication Services, PO Box 650384, Dallas, TX 75265-0384  
 6691940 +Brick Oven, 111 E 800 N, Provo, UT 84606-1700  
 6691943 Central Bank, c/o Global Recovery Services, PO Box 9500, Los Angeles, CA 90084-0001  
 6691944 +Central Utah Pathology, PO Box 276, Midvale, UT 84047-0276  
 6691946 +D.R. Stone Design, 280 North 2000 West, Lindon, UT 84042-1667  
 6691947 +Daniel O. Duffin, Duffin & Associates, P.C., 311 South State, Ste 380,  
 Salt Lake City, UT 84111-5215  
 6691948 +Darcy Trotter, 646 West 400 South, Payson, UT 84651-2405  
 6691949 +Domino's Pizza, c/o EPN, Inc., 746 E 1910 So, Ste 4, Provo, UT 84606-6244  
 6691951 Eastern Idaho Regional Medical Center, PO Box 740757, Cincinnati, OH 45274-0757  
 6691952 Encore Recievables Management Inc., PO Box 3330, Olathe, KS 66063-3330  
 6691953 +Farmer's Insurance, PO Box 4820, Pocatello, ID 83205-4820  
 6691954 +Freeway Propane, PO Box 804, Spanish Fork, UT 84660-0804  
 6691958 +IHC Health Services, 3930 West Parkway Blvd, Salt Lake City, UT 84120-6300  
 6691959 IHC/ARC, PO Box 30191, Salt Lake City, UT 84130-0191  
 6691960 +Intermountain Emergency Physicians, PO Box 1647, Idaho Falls, ID 83403-1647  
 6691961 +Intermountain Healthcare, PO Box 1259, Oaks, PA 19456-1259  
 6691963 +James 'Tucker' Hansen, 233 South Pleasant Grove Blvd, Ste 202, Pleasant Grove, UT 84062-2878  
 6691964 +James H. Woodall, 10653 River Front Parkway, Ste 290, South Jordan, UT 84095-3530  
 6691967 Johnson Riddle & Mark, LLC, PO Box 7811, Sandy, UT 84091-7811  
 6691968 Labcorp, PO Box 2240, Burlington, NC 27216-2240  
 6691969 +Mitchell D. Maughan, 148 N Main St, Spanish Fork, UT 84660-1725  
 6691970 +Morley & Associates, P.C., 306 West Main Street, American Fork, UT 84003-2230  
 6691971 +Mountain Land Physical therapy, PO Box 711185, Salt Lake City, UT 84171-1185  
 6691972 Mountain View Hospital, c/o West Asset Management, PO Box 790113,  
 Saint Louis, MO 63179-0113  
 6691973 Mountain West Anesthesia, 1954 East Fort Union Blvd, Ste 102, Salt Lake City, UT 84121-6883  
 6691975 +Nebo Credit Union, c/o C. Val Morley, 306 W Umain St, American Fork, UT 84003-2230  
 6691976 Physicians Billing Service, PO Box 79052, Phoenix, AZ 85062-9052  
 6691978 R C Willey Home Furnishings, Attn Heather Haycock, PO Box 65320, SLC, UT 84165-0320  
 6691979 RAB Inc, PO Box 34111, Memphis, TN 38184-0111  
 6691980 +Raquel Painter, c/o Dana M. Facemyer, 3610 N University Ave, Ste 375, Provo, UT 84604-4472  
 6691982 +Richard J. Boudreau & Associates, 5 Industrial Way, Salem, NH 03079-4890  
 6691983 +Rocks & Stuff, Inc, PO Box 654, Salem, UT 84653-0654  
 6691984 +Scholastic, 2931 E McCarty St, Jefferson City, MO 65101-4468  
 6691985 Shaw Investigation & Research, PO Box 50900, Provo, UT 84605-0900  
 6691986 +Spinkler Supply, c/o Daniel O Duffin, 311 So State St, Ste 380,  
 Salt Lake City, UT 84111-5215  
 6691989 +Tree Amigos, 218 N 550 E, Lindon, UT 84042-1572  
 6691991 +Utah Community Credit Union, c/o James 'Tucker' Hansen, 388 W Center St,  
 Orem, UT 84057-4659  
 6691992 +Utah County Assessor, 100 E Center, Ste 2400, Provo, UT 84606-3106  
 6691993 +Utah County Medical Assoc, 97 South Professional Way, Payson, UT 84651-1680  
 6691994 +Utah County Treasurer, 100 E Center, Ste 2400, Provo, UT 84606-3106  
 6691995 +Utah Neurological Clinic, 1055 North 300 West, Ste 400, Provo, UT 84604-3359  
 6691996 Utah Valley Radiology, PO Box 657, Orem, UT 84059-0657  
 6691997 +Utah Valley Regional Medical Center, 1034 North 500 West, Provo, UT 84604-3380  
 6691998 +Westroc, 670 W 220 So, Pleasant Grove, UT 84062-2657

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

6691938 +EDI: BANKAMER2.COM Oct 12 2011 02:43:00 Bank of America, PO Box 650260, Dallas, TX 75265  
 6691939 EDI: HFC.COM Oct 12 2011 02:43:00 Best Buy Retail Services, PO Box 60148,  
 City Of Industry, CA 91716-0148  
 6691942 EDI: CAPITALONE.COM Oct 12 2011 02:43:00 Capital One (Bankruptcy Correspondence),  
 PO Box 5155, Norcross, GA 30091  
 6691941 EDI: CAPITALONE.COM Oct 12 2011 02:43:00 Capital One, PO Box 30285,  
 Salt Lake City, UT 84130-0285  
 6691945 +EDI: CCS.COM Oct 12 2011 02:43:00 Credit Collection Services, Two Wells Avenue,  
 Newton Center, MA 02459-3246  
 6691955 +EDI: RMSC.COM Oct 12 2011 02:43:00 GE Money Bank, Attn: Bankruptcy Dept, PO Box 103104,  
 Roswell, GA 30076-9104  
 6691956 E-mail/Text: Jaccinda.J.Nelson@gtservicing.com Oct 12 2011 02:58:05 Green Tree Servicing, LLC,  
 PO Box 6154, Rapid City, SD 57709-6154  
 6691957 EDI: HFC.COM Oct 12 2011 02:43:00 HSBC Retail Services, PO Box 5244,  
 Carol Stream, IL 60197-5244

District/off: 1088-2

User: blh  
Form ID: rab18jo

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Total Noticed: 66

Date Rcvd: Oct 11, 2011

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

6691962 EDI: IRS.COM Oct 12 2011 02:43:00 IRS- Special Procedures, Mail Stop 5021,  
50 South 200 East, Salt Lake City, UT 84111  
6691965 EDI: RMSC.COM Oct 12 2011 02:43:00 JC Penney, PO Box 960001, Orlando, FL 32896-0001  
6691966 +E-mail/Text: banko@bonncoll.com Oct 12 2011 02:57:33 Jensen & Sullivan, PO Box 150612,  
Ogden, UT 84415-0612  
6691981 +EDI: RECOVERYCORP.COM Oct 12 2011 02:43:00 Recovery Management Systems Corp.,  
25 SE 2nd Ave, Ste 1120, Miami, FL 33131-1605  
6691987 +EDI: AISTMBL.COM Oct 12 2011 02:43:00 T-Mobile, Bankruptcy, PO Box 37380,  
Albuquerque, NM 87176-7380  
6691988 EDI: AISTMBL.COM Oct 12 2011 02:43:00 T-Mobile, Bankruptcy, PO Box 660252,  
Dallas, TX 75266-0252  
6691990 EDI: UTAHTAXCOMM.COM Oct 12 2011 02:43:00 USTC, Attn: Bankruptcy Unit,  
210 North 1950 West, Salt Lake City, UT 84134-7040  
6691999 +EDI: RECOVERYCORP.COM Oct 12 2011 02:43:00 YESSG I, c/o Recovery Management Systems Corp.,  
25 SE 2nd Ave, Ste 1120, Miami, FL 33131-1605  
6711345 EDI: RECOVERYCORP.COM Oct 12 2011 02:43:00 YESSG I, LLC,  
Care of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

6691950 ##DRC Services Group, PO Box 6909, Westlake Village, CA 91359-6909  
6691974 ##Nationwide Acceptance, 817 Greenview Dr, Grand Prairie, TX 75050-2439  
6691977 ##Pite Duncan, LLP, PO Box 12289, El Cajon, CA 92022-2289

TOTALS: 0, \* 0, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 13, 2011

Signature:

